

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ann Brown
 Debtor

Case No. 19-13898-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 69

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db
 14343767 +Ann Brown, 6526 Dicks Avenue, Philadelphia, PA 19142-2806
 14384094 +Brksb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 +CAB East, LLC/Lincoln Automotive Financial Service, PO Box 62180,
 Colorado Spring, CO 80962-2180
 14343768 +Capl/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258,
 Salt Lake City, UT 84130-0258
 14343774 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 14343775 +Citibank/Office Depot, Attn: Bankruptcy, Po Box 6403, Sioux Falls, SD 57117-6403
 14343793 +Comenitycapital/c21, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 14343798 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 14343801 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14343803 +Lincoln Automotive Fin, Attn: Bankruptcy, Po Box 54200, Omaha, NE 68154-8000
 14343807 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14343810 +Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
 14343831 +Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr,
 Fort Washington, PA 19034-2712
 14343806 +loanDepot, Attn: Bankruptcy, Po Box 250009, Plano, TX 75025-0009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 28 2019 03:17:22 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 28 2019 03:16:56
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 28 2019 03:17:19 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14343761 +EDI: GMACFS.COM Sep 28 2019 07:03:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
 Bloomington, MN 55438-0901
 14343764 +EDI: GMACFS.COM Sep 28 2019 07:03:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901
 14343765 +EDI: TSYS2.COM Sep 28 2019 07:03:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 14343769 +EDI: CAPITALONE.COM Sep 28 2019 07:04:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14343771 +EDI: CAPITALONE.COM Sep 28 2019 07:04:00 Capital One / Saks F, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14343772 +EDI: CAPONEAUTO.COM Sep 28 2019 07:04:00 Capital One Auto Finance, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14343773 +EDI: CITICORP.COM Sep 28 2019 07:04:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 14343776 +EDI: CITICORP.COM Sep 28 2019 07:04:00 Citibank/The Home Depot,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14343777 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity Bank / The Limited, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14343778 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14343779 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity Bank/Ashley Stewart, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14343780 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity Bank/Avenue, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14343781 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity Bank/Express, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14343782 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity Bank/Talbots, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14343784 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity Bank/Torrid, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14343785 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14343786 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14343787 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenity/Capital/MPRC, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14343791 +EDI: WFNNB.COM Sep 28 2019 07:04:00 ComenityCapital/Bosco, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14343788 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenitybank/Jared, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14343789 EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenitybank/New York, Attn: Bankruptcy,
 Po Box 18215, Columbus, OH 43218
 14343790 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenitycapital/Big Lot, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14343794 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenitycapital/fFe21, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14343795 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenitycapital/ikeapc, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
14343796 +EDI: WFNNB.COM Sep 28 2019 07:04:00 Comenitycapital/modell, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
14343797 EDI: RCSDELL.COM Sep 28 2019 07:03:00 Dell Financial Services LLC, Attn: President/CEO,
Po Box 81577, Austin, TX 78708
14343797 E-mail/PDF: DellBKNotifications@resurgent.com Sep 28 2019 03:14:47
Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
14343800 EDI: DISCOVER.COM Sep 28 2019 07:04:00 Discover Financial, Attn: Bankruptcy Department,
Po Box 15316, Wilmington, DE 19850
14343799 +EDI: WFFC.COM Sep 28 2019 07:04:00 Dillards Card Services/Wells Fargo Bank,
Attn: Bankruptcy, Po Box 10347, Des Moines, IA 50306-0347
14343805 +E-mail/Text: bknotification@loandepot.com Sep 28 2019 03:17:41 Loandepo.com,
Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808
14343808 +E-mail/Text: bnc@nordstrom.com Sep 28 2019 03:16:50 Nordstrom Signature Visa,
Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14343809 +EDI: DRIV.COM Sep 28 2019 07:03:00 Santander Consumer USA, Attn: Bankruptcy,
Po Box 961245, Fort Worth, TX 76161-0244
14343813 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchb/Gap, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14343817 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14343818 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchb/Sony Financial, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14343811 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchb/at Home Plcc, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14343812 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchb/car Care Pep B, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14343814 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14343819 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14344135 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
14343820 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
14343821 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14343822 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14343823 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/American Eagle, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14343824 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/Banana Republic, Attn: Bankruptcy,
Po Box 105972, Atlanta, GA 30348-5972
14343825 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14343826 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14343827 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14343828 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14343829 +EDI: RMSC.COM Sep 28 2019 07:04:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14343830 +EDI: WTRNBANK.COM Sep 28 2019 07:04:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475
14343832 +EDI: BLUESTEM Sep 28 2019 07:04:00 Webbank/Gettington, Attn: Bankruptcy,
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14343833 +EDI: WFFC.COM Sep 28 2019 07:04:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 56

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14343762* +Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14343763* +Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14343766* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14343770* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14343783* +Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14343792* +ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14343802* +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14343804* +Lincoln Automotive Fin, Attn: Bankruptcy, Po Box 54200, Omaha, NE 68154-8000
14343815* +Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14343816* +Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTALS: 0, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2019 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
HENRY ALAN JEFFERSON on behalf of Debtor Ann Brown hjefferson@hjeffersonlawfirm.com,
hjeffersonone@gmail.com;r60499@notify.bestcase.com
HOWARD GERSHMAN on behalf of Creditor CAB East, LLC/Lincoln Automotive Financial Services
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler
Capital ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
TOTAL: 6

Information to identify the case:

Debtor 1	<u>Ann Brown</u>	Social Security number or ITIN	xxx-xx-8848
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13898-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ann Brown

9/26/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.